Wall Street Is Still Behind With Preparedness to Resume Public Trading.

OTHER MARKETS SOON TO OPEN

Many Members of Stock Exhange Indorse Plan That Cash Transactions Be Conducted-Outside Dealings Gain in Volume.

BY BROADAN WALL.

New York, October II.—Easier terms for stockbrokers, interest rates in many cases fropping from 8 to 6 per cent, with free offerings of funds at 7 per cent brought a widaning demand for bonds and notes that tave increased activity to the dealings in these issues last week.

Wall Street is still behind with preparedness to resume public trading in stocks. London, we are informed, will be ready to lo business about the middle of November 2, and Toronto is conduc kng transactions on a limited scale. The principal market—in fact, the only market to-day—for the listed stocks in New York is an irregular affair, conducted in New Street without the supervision of the Stock Exchange, the Consolidated Exchange or the New York Curb Market Association. To ignore the prices that obtain in this market is as futlie as the effort of the ostrich to hide its body by sticking its head in the sand, and no relief can be afforded the public, the stockbrokers or the stock Exchange upon the floor.

Many members of the Stock Exchange inforces the plan suggested that cash transactions be conducted.

As the case stands now, Stock Exchange brokers are carrying an increasing burden is the differences between the official clossing prices and the unofficial prices widens, and such business as is transacted falls into

New York, October 17.—Mercantile paper, 17. Sterling exchange, easy; for sixty days, 3425; for cables, \$4.9825; for demand, \$4.9735.

COTTON MARKETS.

NEW YORK PRODUCE EXCHANGE.

ew York, October II.—Raw, sugar, quiet:
lances 3.74: centrifugal. 4.39: refined,
et. Putter, firm. Cheese, steady.
he pressure of crude oil at lower prices
again a factor in promoting hedge sales
consequent further weakness in futures
lay. The continued buying by Western nd consequent further weakness in futures o-day. The continued buying by Western niterests was not in sufficient volume to heek the decline, and closing prices were noticinged at 7 points net lower. Sales, 500 barrels. Prime crude, 3.534.69; prime ummer yellow, spot and October, 5.15; No-ember, 5.14; December, 5.19; January, 5.75; Pebruary, 5.49; March 5.55; April, 5.67; May, 82; prime winter yellow and summer white, 2546.53.

ACTUAL WHOLESALE QUOTATIONS ON

LIVE POULTRY.		0	17
Chickens, choice, medium, lb., Chickens, large, lb.,		90	17
Hens, per lb	14	80	16
Roosters, each	35	62	40
Ducks, large, young, fat, ib	11	tı	15
Ducks, small, young, fat, ib EGGS-Crated.	13	0	14
In crates, near-by, fresh, doz		0	27
Guinea eggs, doz.,		G	18
BUTTER.			HEED!
Family, choice, fresh, lb	2	0	25 17
Merchants', fair, lb			17
LIVE STOCK.			100
Veals, choice to fancy, lb Veals, poor to fair, lb	:	0	10
Calves, runners, lb		00000	9
Bheep, 1b		ŏ	•
Lambs spring, lb	7		1
COUNTRY-CURED BAC	ON		IF IE
Hams, well smoked, small, Ib	22		23
Hams, well smoked, large, lb.,	19	0	20
Sides, well smoked, lb	14	8	15
HIDES.	**	•	
Dry fint, 1b			24
Dry salt, 1b			22
Green, salt, per lb		900000	1546
Green, lb		0	121/2
Tailow		ě	1
Beeswax		ď	81
WADIED COMPINION	2.44		

Beeswax

MARKET CONDITIONS

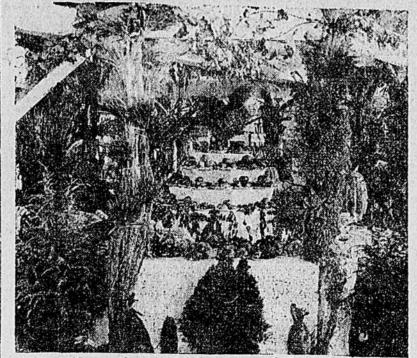
Chicks—Receipts, fair; demand better; outlook fine. Hens seiling slow. Eggs—Receipts lighter; demand fine. Butter—Receipts light; market lower, but seiling fine, at prices quoted. Veals remain scarce and wanted. Country meats remain scarce and in good demand. Live stock in general seiling good.

CHICAGO GRAIN MARKETS. Chicago, October 17.—Sensational crop reports were largely responsible to-day for a continued advance in wheat. The market closed nervous, at %61% advance. Corn finished 14%1c up; oats, with a gain of %61c, and provisions strung out from 10c decline to a rise of 20c.

Leading futures		as foll		Close
WHEAT— December May		1.14%	1.18% 1.19	1.14% 1.20%
December May	6714 69%	6814 7014	67 6944	6774 7014
December May VE'S PORK-Per	4536 5172 bbl.	4914 6214	4814 51%	4014 5214
January	18.67	18.87	18.00	18.67
October	10.32	19.02	10.25 9.95	10.40 10.30 9.97
October		9.75	9.67	11.00 9.72

| RICHMOND GRAIN MARKET. | WHOLESAI F QUOTATIONS ON CHANGE Richmond, Va., October 17, 1914. | Richmond, Va., October 17, 1914. | No. 2 red. Western. | @ 1.14 | No. 3 red. | 1.05 | @ 1.11 | No. 3 red. | 1.05 | @ 1.11 | No. 3 red. | 1.05 | @ 1.11 | White lang lots. | @ 1.05 | @ 1.15 | White lang lots. | @ 1.05 | @ 1.15 | White lang lots. | & 2 | White lang lots. | & 3 | & 4 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & 5 | & No. 2 mixed...
No. 3 mixed...
No. 3 mixed...
No. 3 white...
No. 3 white...
No. 3 white...
No. 3 white...
No. 2 rye...
No. 3 rye...
No.

Richmond, Va., October 17, 1914. Following are the quotations on the Rich nond Hay Exchange: 16.50 Ø 14.00 ... 17.00 Ø ...



Henrico at the State Fair

o. 2 clover, mixed 13.00	@ 14 60
o. 1 clover	lominal.
o. 2 clover	omlost.
ample hayN	laninal.
RAW-Compressed	9 3.00
Loose-pressed, large bales 18.00 MILLFEED-	₱ 10.50
hipstoff, winter	@ 27.00
ran. winter	61 25.00
hipstuff, springran, spring	€ 24.00
ran, spring	€ 24.00

CATTLE MARKETS

RICHMOND LIVE STOCK MARKET.
(Sales at Union Stock Yards.)
Richmond, Va., O'Cober 17, 1914.
Live stock report for the week ending

Live stock report for the week ending October 12, 1914;
Heat ateers, 8 to 8½; medium to good, 7 to 7½; common to fair, 6 to 6½; best heffers, 6½ to 7½; medium to good, ½ to 6½; common to fair, 5 to 5½; best cows, 5½ to 6½; medium to good, 4½ to 5½; common to fair, 8½ to 4½; best outs, 5½ to 6½; light, 5 to 5½; best oven, 6 to 6½; common to fair, 4½ to 5½; veals, 8 to 9½; dicks, 5 to 6½; cows and caives, 80 to 86 per head; best hogs, 5½; sows and stags, 5½ to 7½; best sheep, 4½ to fair, 5 to 5½; ambdy to 4½; common to fair, 5 to 5½; lambs, 7 to 5.

MISCELLANEOUS MARKETS.

DRY GOODS MARKET.

NAVAL STORES.

DOINGS IN THE SOUTHLAND;

Along the Line.

BALTIMORE, October 17.—Among the many Southern industrial and other developmental enterprises reported in this week's issue of the Manufacturers Record, are the following:
Gainesville Hosiery Mills, Gainesville, Ga., was incorporated with \$100,000 capital stock to build hosiery mills.
P. H. Hanes Knitting Company, Winston-Salem, N. C., let contract to erect storage warehouse and paper factory; four stories and basement, 120x40 feet; brick mill construction: install machinery for capacity of 30,000 to 35,000 paper boxes daily.

Horse Creek Land and Mills booth. Indeed, for artistic arrangement, we think it stands in a class to itself.

The wonder is how such a collection of found anywhere in the county after such a dry season.

We have not mentioned vegetables, of which there were specimens of every kind you can think of, and all of high quality. There should also be mentioned the corn that was extra fine, the alfalfa that was a specialty and the largest of all in the building."

Horse Greek Land and Mining Company, Charleston, W. Va., will build inree-mile railroad to develop coal lands; 12,000 acre survey on Peter Cave Fork, Duvall District, Lincoln County; later probably extend road about ten miles for development of about 30,000

Everlasting Combines Metal Casket Company, Huntington, W. Va., was in-corporated with \$30,000 capital stock; will build plant to manufacture metal

Whitney Manufacturing Company, Whitney, S. C., let contract to erect ad-dition to sheeting mill; reported to have

altion to sheeting mill; reported to have capacity of 13,000 spindles.

Sylvan Cotton Mills, Shelbyville,
Tenn., let coatract for addition of 2,600 spindles; manufactures sheetings.

Boone County Coal Corporation,
Charleston, W. Va., will develop coal mines on Beach Creek, tributary of Little Coal River, will build tipple and establish town; constructing a two-mile railroad.

Carolina Baking Company, Charlette

railroad.
Carolina Baking Company, Charlotte,
N. C., was incorporated with \$125,000
capital stock to establish bakery.
Taylor Colliers Company, Clarksburg,
W. Va., was incorporated with \$100,000
capital stock to develop coal properties.
Charleston Veneer Works, Charleston,
W. Va., was incorporated with \$15,000
eavital stock; will operate veneer

HENRICO AT STATE FAIR MADE MIGHTY BIG SHOW

Indifferent Farmers Now Hurrahing for the Men Who Made the Exhibit.

State Fair was scheduled to be opened. a fear was expressed in these columns beforehand as he did after he saw had the stuff, but getting it together for an exhibition was another thing. However, J. C. Hunter, the farm demon-

cessful and profitable in Henrico County, demonstrating, as it does, what may be done with fruit on land natural-ly very poor, and in a section where it was thought fruit could not be profit-

DOINGS IN THE SOUTHLAND;

NEW INDUSTRIES IN DIXIE

North Carolina and West Virginia Seem to Be in the Lead All Along the Line.

BALTIMORE. October 17 American Seem to Be in the Lead All arrangement, we think it stands in arrangement, we think it stands in the building, there were exhibits of grapes, plums and berries, all showing what may be done with fruits in this county with a little care and intelligent management.

Over 100 varieties of grains, grasses and forage plants gathered throughout the season were artistically arranged around this booth. Indeed, for artistic arrangement, we think it stands in

Weckly Bank Statement.

New York, October 17.—The statement of the average condition of clearing-house banks and trust companies for the week shows that the cash reserve increased \$6,357,200 leaving a defact of \$934,150 below legal requirements. The statement follows:

Average condition:
Loans decreased \$1,673,000.

Specie increased \$1,673,000.

Legal tenders increased \$1,410,000.

Net deposits decreased \$3,792,000.

Circulation increased \$2,983,000.

Banks' cash reserve in vauit, \$369,491,000.

Trust companies' cash reserve in vauit, \$369,491,000.

Aggregate cash reserve, \$434,556,000.

Aggregate cash reserve, \$434,566,000.
Aggregate cash reserve, \$434,566,000.
Trust companies' reserve with clearing-house members carrying 5 per cent cash reserve, \$57,705,200.
State banks and trust companies in Greater New York not included in clearing-house statement:
Loans' and investments decreased \$585,000.
Gold decreased \$1,861,800.
Currency and bank notes increased \$496,300.
Total deposits decreased \$34,700.

WORLD WHEAT CROP LESS THAN IN 1913 AND 1912

Statistics Announced by Department of Agriculture Indicate Total Vield of 3,741,018,000.

Carolina Baking Company, Charlotte, N. C., was incorporated with \$125,000 capital stock to establish bakery.

Taylor Colliers Company, Clarksburg, W. Va., was incorporated with \$100,000 capital stock to develop coal properties. Charleston Veneer Works, Charleston, W. Va., was incorporated with \$150,000 capital stock; will operate veneer works.

American Feed Milling Company, Asheville, N. C., was incorporated with \$250,000 capital stock; will operate veneer works.

American Feed Milling Company, Asheville, N. C., was incorporated with \$250,000 capital stock to establish feed mill.

Coast Line Buys Road.

WILMINGTON, N. C., October 17.—The Florida Central Railroad, forty-seven noises long from Thomasville, Ga., southward to Fanlew, Fla., which was built several years ago by J. L. Phillips & C. O. Lumbermen, of Thomasville, has been bought at receiver's sale by the Atlantic Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company, with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose line the Florida Central connects at Thomasville. The Coast Line Railroad Company with whose

GERMAN SPIES IN FRANCE AT OUTBREAK OF WAR

spies have been shot on the ground. They aroused suspicion by the persistence with which they chose grazing for their flocks immediately in the rear of the same French battery time after time.

The \$4,000,000 marble palace of the former Anna Gould, now the Duchess of Tailyrand, is to-day filled with French wounded. The duke dives one of her motor cars in the service of the service

"I have one cook and a hundred spies," the great Frederick used to say. Since Frederick's time, espionage has been regarded beyond the Rhine as an essential part of the machine. of the machinery for and the battlefield.

the monarchy.

The duchess had her heart touched

looking widows at the desks of cafes and restaurants and several thousands of agreeable waitresses and chambera time, two at a time, three at a time, employed. long before the battle was joined; and, under Stleber's directions, had fur-nished thousands of secret reports con-cerning every district that the Ger-

man army was to traverse.

M. Paul Nanoir, in a remarkable brochure, "The German Spy System in France," says: "It constituted the first ly and continuously at the service of the combatant army."

chief (Bismarck) and his staff of officials of the Ministry of Foreign Affairs. We were installed in a small peasant's house. After dinner, while Bismarck was personally making coffee for the whole company, he gave autterance to a prophecy, which was destined to be fulfilled six months later: It is quite decided that we shall not give Alsace or Lorraine back to France. An officer of the headquarters, staff added the remark: 'Our army is The bishop will preach to method the charteness on the find him fighting the battle of the Lord. Bishop Waterhouse and his cabinet are nearing the end of their labors, and the new list of appointments will be announced on Monday.

his army of spies as on a par with the army of soldiers.

Turn now to the management of spy-

ing the peace time. A Minister of the Interior, Puttkamer, stated openly what was to be done. "Our agents at fixed posts in France" were to establish themselves in the country in situations Mr. Hunter says, while he visited almost every outlying portion of the county, there are large areas where not an article good enough to show could be found. The dry season, from

ably grown.

Besides the display of apples and pears, that looked to us as well as any in the building, there were exhibits of grapes, plums and herries all about the strong social position that as far as their locality is concerned, each may be well received everywhere and highly thought as the strong social position.

(Continued From First Page.) American Ambulance committee obtained from the government, the use of the new Pasteur high school at Neuilly and improvised a hospital here. Here are accommodations for wounded to the number of 1,000. The staff is led by the distinguished Dr. Joseph A. Blake, of New York, Dr. Charles Poland, a former United States army surgeon and Dr. George D. Mayes.

This hospital is specializing in the most serious cases because there are few places in France where such splendid talent and appliances are available. The American committee is also American Ambulance committee ob

twenty more as a relay were ready to treat them. Dr. Blake sent a call to New York for volunteer surgeons, and a party of six soon left, among them Dr. Richard Derby, who married Ethel

ACCOMMODATION TRAINS—WEEKDAYS. Leave Byrd St. Sta. 4.30 P. M. for Fredericksbur Leave Elba Sta. 7.30 A. M., 6.30 P. M. for Ashian Arrive Byrd St. Sta. 8.25 A.M. from Fredericksbur Arrive Elba Sta. 6.80 A.M., 5.42 P.M. from Ashian

the defense of the monarchy.

As a military engine, esplonage had been perfected at the date of the Franco-German War. The organizer- with men to whom they are not legally in-chief was Stieber; Stieber whom Bismarch described as King of Sleuthhounds.

It was Stieber, who, when King
Frederick William was ready for, his
march on France, had strewn with
20,000 sples the road from Paris to
Berlin. This methodical organization—
brilliant in conception—embraced a
host of farmers market gardeners
to war, and they and their children
were without friends, it seemed. Anna
Gould, with her all-inclusive charity,
came to their relief. She opened a
sewing. They receive three meals a
day, and are paid a small amount
brilliant in conception—embraced a
host of farmers market gardeners
were without friends, it seemed. Anna
Gould, with her all-inclusive charity,
came to their relief.
She opened a
day, and are paid a small amount
brilliant in conception—embraced a host of farmers, market gardeners, agricultural laborers, vine growers, York this winter, but she has given commercial travelers, tutors, noncomit up, in order to continue to supervise missioned officers in retirement, nice-her work of mercy.

Mrs. Peter Cooper Hewitt, of the famous New York family, has sewing women in her Bols de Boulogne manmaids and governesses in beer halls, sion. There shirts and bandages are hotels and private houses. All these were, in fact, the second army of 1870.

They had arrived in France one at are also keeping many seemstresses.

VETERAN MINISTERS **PUT ON RETIRED LIST**

BRISTOL, VA., October 17.-With the names of thirty veteran ministers of the Holston Conference, Methodist Episcopal Church, South, referred to the committee on church relations today for assignment to the superan-Take, in this connection, a passage from Stieber's own "Memoirs:"

Take award fist, only twenty-four young ministers were admitted into full relations. These younger men will now take the places of the men who must staff added the remark: 'Our army is invincible,' whereupon I jumped up in a fury and answered, 'Say, rather our armies,'"

Perhaps Stieber was right in rating

The bishop will preach to emorrous morning, following a conference love feast. Visiting ministers will occupy all the local pulpits, Evangellat George R. Stuart will preach to the

STEAMBOATS

Tavel Witnout Trouble

Independent Travel Tickets, With Hotel Accommodations, "ASK MR. BOWMAN," Manager Travel Department.

Richmond Trust and Savings Co., Seventh & Main Sts., Richmond, Va.

All Travel Arrangements Over One Counter.

American or European.
Railroad, Steamship and Pullmas Tickets.
Baggage Checked, Taxicab, Travelers' Checks.
RICHMOND TRANSFER COMPANY, 809 East Main Street.
Branch Offices: Jefferson—Murphy's—Richmond Hotels.
"TIME AND TROUBLE SAVERS."

OLD DOMINION LINE

Delightful Trips by Sea

NORFOLK CO
BOSTON AND PROVIDENCE.
Steamers-Norfolk to Boston gaily, except
Thursday, to Providence, Monday, Thursday
and Saturday, 6 P. M. Through tickets on
sale at principal points. sale at principal points.
Fine steamers, excellint service, low farea.
Wireless telegraph. Send for booklet.
Apply C. & O. Hy., N. & W. Ry. Richmond.
Trust & Savings Co. (Inc.), corner Main and
Seventh Streets, and Richmond. Transfer.
Commany, No. 569 E. Main Street.

RAILROADS

Chesapeake & Ohio Railway

Neully and improvised a hospital here. Here are accommodations for wounded to the number of 1,000. The staff is led by the distinguished Dr. Joseph A. Blake, of New York, Dr. Charles Poland, a former United States army surgeon and Dr. George D. Mayes.

This hospital is specializing in the most serious cases because there are few places in France where such splendid talent and appliances are available. The American committee is also operating a motor ambulance service, and brought some of its own patients from the battlefield of Meaux, the engagement fought nearest to Paris. The first wounded were received on September 9, consisting of fair English boys, brown Turcos from Algiers and black men from Senegal. Fifteen

The Newly Elected President

Of the American Bankers' Association dropped in yesterday, and after expressing high appreciation of the handsome manner in which Richmond entertained the Convention, said:

"You have a great field here for your Trust Company. Richmond is a rich city. The people of Philadelphia have learned, and your people will learn, that the only sensible thing for a man to do is to have a Trust Company handle his estate."

Virginia Trust Co. "The Safe Executor,"

RICHMOND, VIRGINIA.

Our Own Resources, - - - \$2,700,000 Investments Held in Trust, - - \$5,000,000 At the business 22 years.

RAILROADS

*Daily, †Weekdays, †Sundays only.
All trains to or from Byrd Street Station
stop at Elbn. Time of arrivals and departures
not rearanteed. Read the signs.

1:16 P. M., 6:35 P. M., 6:35 P. M., 9:30 P. M., 11:15 P. M., For Goldsboro and Fayettevillo: *4:19 P. M. Trains series Richmond daily: 5:25 A. M., 10:15 A. M., 6:50 A. M., *8:37 A. M., †10:45 A. M., 12:49 A. M., *2:19 P. M., †1:40 P. M., 6:33 P. M., 8:00 P. M., 9:00 P. M., 11:30 P. M., *Except Sunday †Sunday only. Time of arrival and departure and connections not guaranteed.

ions not guaranteed. C. S. CAMPBELL, D. P. A., SI Main St.

Richmond & Chesapeake Bay Railway Company

SCHEDULE EFFECTIVE APRIL 14

Superseding Schedule of May 35, 1912.
Trains leave Hichmond B*5:50 A. M., *7 A. M., BS A. M., P A. M., *10 A. M., 11 A. M., 1 P. M., 2 P. M., 3 P. M., B4 P. M., 5:20 P. M. 6:20 P. M., 7:10 P. M., B8 P. M., 52 P. M., 10 P. M., 11:45 P. M., Trains leave Ashland *5:50 A. M., B*7 4. M., 8 A. M., B9 A. M., 10 A. M., **11 A. M., *12 noon, *1 P. M., 2 P. M., 3 P. M., 4 P. M., M., *12 noon, *1 P. M., 2 P. M., 7:18 P. M., 4 P. M., H5 '.0 P. M., 6:20 P. M., 7:18 P. M., 8 P. M., H9 P. M., S10 P. M., 11 P. M.

B Carries baggage S Saturdays only.
*Daily except Sunday. **Sunday enly.

Richmond & Rappahannock River Railway Company

RALLROADS SOUTHERN RAILWAY Richmond, Fredericksb'g & Potomac R. R.

PREMIER CARRIER OF THE SOUTH. 1 TO AND FROM WASH. NOTON AND BEYOND. Trains Leave Richmond-Main St Station N. R.-Following achedule figures published as information, and not guaranteed.
For the South-Daily: 6 A. M.-Local 19:29 A. M.-Express, e. P. M.-Express, with Electric Lighted Sleeping Cars for Atlanta and Birmingham. Il:28 P. M.-Express. Week Days; 3:50 P. M.-Local. Leave Richmon ! | Arrive Richmond YORK RIVER LINE.

**5.40 A.M. Byrd St. Sta. **7.50 A.M. Byrd St. Sta. **8.05 A.M. Main St. Sta. **111.35 A.M. Byrd St. Sta. **8.40 A.M. Byrd St. Sta. **111.35 A.M. Byrd St. Sta. **10.95 A.M. Byrd St. Sta. **11.10 P.M. Main St. Sta. **10.95 A.M. Byrd St. Sta. **0.29 P.M. Byrd St. Sta. **12.01 noon Byrd St. Sta. **6.29 P.M. Byrd St. Sta. **12.00 P.M. Byrd St. Sta. **2.50 P.M. Byrd St. Sta. **5.15 P.M. Byrd St. Sta. **2.285 night Main St. Sta. **12.40 night Byrd St. Sta. **8.20 P.M. Byrd St. Sta. **2.285 night Main St. Sta. **2 5:10 P. M.-Steamer train. Daily, Local, cnnecting for Baltimore, dally except Sunday. (Parlor car). 7:25 A. M.-Daily-Local.

Trains Arrive Richmond.

H. I. BISHOP, D. P. A.,

Norfolk & Western Railway

P. M.
FOR LYNCHBURG AND THE WEST:
5:15 A. M., '9:55 A. M., '3:00 P. M., '9:27 P. M.
Arrive Richmoni from Norfolk: '11:10 A.
I., '6:35 P. M., '11:30 P. M. From the West:
6:50 A. M., 12:10 P. M., 11:40 P. M., '8:05 P.
I. '9:09 P. M. A. M., 12:10 P. M., 11:10 F. Sunday Sunday Sunday 15unday 15un

kichmond & Petersburg Electric dy

Atlantic Coast Line

save something each "pay day" and deposit it in this strong bank, where it will be safe and available for every emergency. We pay 3% interest, compounded

National Bank

Fifteenth and Main Streets. Richmond, Virginia. Capital, \$200.000.

Your Initial Deposit

Whether it be large or small, will be welcomed by this bank. Why not start an account now? Three per cent interest, compounded semf-annually, paid in our Savings Department. We solicit your banking

Northwest Corner of Main and Eleventh Streets.

HENRY S. HUTZLER & CO. BANKERS **SOLICIT YOUR PATRONAGE** IN ALL LINES OF GENERAL BANKING INTEREST ALLOWED ON SAVINGS ACCOUNTS

Honesty

To yourself and family should prompt you to write your will now. Delay may deprive your wife of what she is justly entitled to. Do not gamble where there is nothing to gain and all to lose.

Old Dominion Trust Co.

First National Bank

Ninth and Main Streets.

Capital \$ 2,000,000 Surplus 1,000,000 20,000,000 Resources

Jno. B. Purcell, Pres.

Jno. M. Miller, Jr., V.-P.

W. M. Addison, Cashier.